

PCT

WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : G06K 19/06, G06F 11/00	A1	(11) International Publication Number: WO 97/39424 (43) International Publication Date: 23 October 1997 (23.10.97)
---	----	--

(21) International Application Number: PCT/US97/06204

(22) International Filing Date: 14 April 1997 (14.04.97)

(30) Priority Data:
60/015,743 15 April 1996 (15.04.96) US
08/755,459 22 November 1996 (22.11.96) US

(71) Applicant: UBIQ INCORPORATED [US/US]; 7732 West 78th Street, Minneapolis, MN 55439 (US).

(72) Inventors: TUSHIE, David, R.; 11145 Branching Horn, Eden Prairie, MN 55347 (US). HAEUSER, William, W.; 2750 Autumn Woods Drive, Chaska, MN 55318 (US).

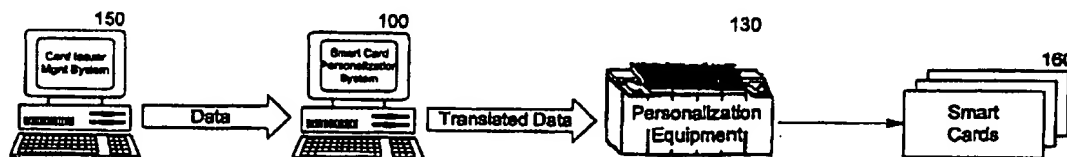
(74) Agent: VIKSNINS, Ann, S.; Schwegman, Lundberg, Woessner & Kluth, P.O. Box 2938, Minneapolis, MN 55402 (US).

(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ARIPO patent (GH, KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).

Published

*With international search report.
Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.*

(54) Title: SYSTEM AND APPARATUS FOR SMART CARD PERSONALIZATION



Sal 95
(57) Abstract

A smart card personalization system maintains a database containing card issuer data format templates, card applications, card operating system commands, and personalization equipment specifications and provides a centralized interface of inputs and outputs to a card issuing process which dynamically adjusts to changes in the issuing process to easily permit a card issuer to change the formats, card applications, card operating systems and/or personalization equipment (130) in a card issuing process. The system interfaces to any card issuer management system (150), manages the transfer of cardholder data and card applications to the particular personalization equipment used, and maintains statistics for real-time and off-line inquiries to support critical management and reporting functions. Furthermore, the system works with a variety of security methodologies to prevent fraud.